

TO ORAUGHTSMEN AND CIVIL ENGINEERS
H. MORRELL, BLACK LEAD PENCIL
 H. MORRELL, No. 10, Fleet-street, London.
 These Pencils are prepared in various degrees of hardness and shades.
 H. M. for drawing on wood.
 H. M. for architectural steel.
 H. M. for engineering.
 H. M. for shading.
 H. M. hard and black for drawing.
 H. M. soft.
 Sold by all the principal Stationers in town and country.

TO BUILDERS
A SOLICITOR, having a large amount of capital at command, would be willing to assist any respectable builder with money. References required. Apply, by letter, to K. W. Carr of Mr. C. M. Chubb, Newspaper Press Directory Office, London-court, Fleet-street.

LOANS—Persons desirous of obtaining ADVANCES from £50 to £100 upon approved personal security, repayable by easy instalments, according to a lengthened period, are invited to examine the principles of the **BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES**—Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Notices, each copy, or 10 per cent. Note.—Four new instalments are now in course of formation for Loans, and will immediately commence operations.

MONEY ON LOAN, at 3 per Cent. per Annum—**MR. WATKIN'S CHARITY NOTICE** IN HERBERT GIVIN, that the Trustees of this Charity are enabled to lend out the Trust Money to poor occupiers of houses resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, St. Dunstons, St. Clement, St. George, St. Hans, St. James, St. Martin-in-the-Fields, St. Mary-in-the-Strand, and St. Paul, Covent Garden. The interest to be paid is 3 per cent. per annum, and is to be repaid after the rate of 10 per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Receiver to the Trustees, No. 11, Great Queen-street, St. James's Park.
 EDWARD WATKIN, Esq., Clerk and Receiver to the Trustees.

NOTE—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in on that week at the latest before the first day of the month.—The meeting must be convenient.

GUARANTEE OF RENTS.—TO LANDLORDS, OWNERS OF PROPERTY, THURSTON, AND OTHERS—Owners of Property may have their Rents and Income guaranteed to them on a day certain, whether the same shall then have been collected or not; or a certain income from property for a fixed period, whether wholly occupied or not. Rents collected or not guaranteed, the amount being paid over immediately it is collected. Owners of property travelling or residing abroad, or in the country, can have the amounts of their rents remitted to them, or paid to their bankers, or other direction; thus enabling them to draw upon their accounts without fear of disappointment. Particulars of the plan may be obtained at the office of **THE RENT GUARANTEE SOCIETY, 4, Charlotte-row, Manchester-house, London.** Rates of commission are moderate.

To charge made for Policies or preliminary expenses of any kind. **FREDERICK TWISS, Resident Director.**

NATIONAL ASSURANCE AND INVESTMENT ASSOCIATION

7, St. M. STEPHEN'S PLACE, TEMPLE-CHURCH, LONDON.

Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.
 The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the assured, and the prudent savings of the individual members of the Association. To persons desirous of placing their money out at interest, but anxious to secure security, and to insure in estimating their value, the Institution offers a limited number of shares, the security of which is guaranteed by the highest rate of interest yielded by British securities, in which case the money deposited with the Association is employed.

Interest payable in January and July.

CAPITAL STOCK, £100,000

The Capital Stock is altogether distinct and separate from the Depositors' Fund, and is secured by the assets of the Institution.

It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

FOR SECURING LOANS OR DEBTS

Amongst the varied and extensive Tables of this Institution will be found one especially advantageous where Policies are required for securing loans or debts. The rate of Premiums by this Table will protect the interest of the Policyholder from all contingencies, and allow the Life assured to proceed in, and reside in, any part of the world.

MUTUAL ASSURANCE.

Assurance may be effected from £1 to £100,000 on a Single Life. Entire profits belong to the Assured, and divided annually.

Credit for half the amount of the first five annual Premiums.

Medical men recommended for their Reports.

Liberty to Travel, and Foreign residence greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, secures in the event of death, security to a Child, either an Annuity, payable from the age of 15 to 25, or an equivalent amount in money.

Other new and important Tables for Educational purposes and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Hereditary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular individual, or as a resource against the casualties of age, infirmity, or the vicissitudes of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Office of the Association, or to its respective Agents throughout the United Kingdom.

PETER MORRELL, Esq., Managing Director.

Applications for Agencies may be made to the Managing Director.

THE SOUTH DEVON HAIR GRANT

COMPANY. Conducted on the Cash basis principle. Capital, £100,000 in shares of £1 each.

COMMITTEE OF MANAGEMENT.

Henry Hooper, Esq., M.P., Cornhill, London.

James Bond, Esq., Cornhill, London.

William Henry Hooper, Esq., 4, New Bowdell-court, Lincoln-lane.

John Smith, Esq., 1, New Bowdell-court, Lincoln-lane.

William Hooper, Esq., 17, Old Bowdell-court, Lincoln-lane.

George H. Hooper, Esq., 1, Lombard-street.

James Hooper, Esq., 1, York King-court, Lombard-street.

Thomas Hooper, Esq., 1, Victoria-terrace, Upper part, Sloth.

James Hooper, Esq., 1, Lombard-street, London.

James Hooper, Esq., 1, Lombard-street, London.

James Hooper, Esq., 1, Lombard-street, London.

James Hooper, Esq., 1, Lombard-street, London.

INDISPUTABLE LIFE POLICY COMPANY.

75, Lombard-street, and 24, Cornhill-terrace.

Richard Mall, Esq., Q.C. M.P., Richard Spencer, Esq., M.P., J. Campbell Barton, Esq., James Fuller Madon, Esq., William W. Verrier, Esq., Whether as Family Provision, or to be used for Loans and other pecuniary transactions, Indisputable Policies are the only certain and available Life Assurance Securities.

CALEDONIAN ASSURANCE COMPANY.

Established 1804.

London Office, 27, Moorgate-street.

Directors—John Hume, Esq., Chairman.

John Charles Gonyea, Esq., Joseph Dore, Esq., John Kayley, Esq., George Dore, Esq., The number of Policies issued annually has been nearly trebled during the last six years.

Five sixths of the profits are divided amongst the assured. At the last September Division a Bonus, amounting in many cases to half the premium paid, was declared.

Policies may be made for any term, or for life, and are Prospective, &c. forwarded, on application, to EDWARD F. SEAT, Manager.

MERCHANTS' AND TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

Jersey Smith, Esq., David Ferguson, Esq., Thomas How, Esq.

ADVANTAGES OFFERED BY THIS SOCIETY.

Policies are issued on the basis of sound and safe.

All the medical fees paid by the Society.

Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assured who do not consent to pay their premiums as they fall due, may have a grace of six months to the board.

Loans granted on personal and other securities, in connection with life assurance.

The following table shows the Bonuses declared on Policies effected with this Society prior to 1st March last—

THE YORKSHIRE FIRE AND LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament, Capital, £50,000.

Ralph Crofts, Esq., Newcastle Hall.

Leonard Thompson, Esq., Albert Station Park.

Bartholomew, Esq., 1, New York, York.

Attention of the public is particularly called to the terms of the Company for LIFE INSURANCE, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insurance 1844.

Age next birth.	Whole Life Premiums.	Term Premiums.	Age next birth.	Whole Life Premiums.	Term Premiums.
10	4 6 4	4 4 4	20	4 6 4	4 4 4
11	4 6 4	4 4 4	21	4 6 4	4 4 4
12	4 6 4	4 4 4	22	4 6 4	4 4 4
13	4 6 4	4 4 4	23	4 6 4	4 4 4
14	4 6 4	4 4 4	24	4 6 4	4 4 4
15	4 6 4	4 4 4	25	4 6 4	4 4 4
16	4 6 4	4 4 4	26	4 6 4	4 4 4
17	4 6 4	4 4 4	27	4 6 4	4 4 4
18	4 6 4	4 4 4	28	4 6 4	4 4 4
19	4 6 4	4 4 4	29	4 6 4	4 4 4
20	4 6 4	4 4 4	30	4 6 4	4 4 4
21	4 6 4	4 4 4	31	4 6 4	4 4 4
22	4 6 4	4 4 4	32	4 6 4	4 4 4
23	4 6 4	4 4 4	33	4 6 4	4 4 4
24	4 6 4	4 4 4	34	4 6 4	4 4 4
25	4 6 4	4 4 4	35	4 6 4	4 4 4
26	4 6 4	4 4 4	36	4 6 4	4 4 4
27	4 6 4	4 4 4	37	4 6 4	4 4 4
28	4 6 4	4 4 4	38	4 6 4	4 4 4
29	4 6 4	4 4 4	39	4 6 4	4 4 4
30	4 6 4	4 4 4	40	4 6 4	4 4 4

Example—A gentleman whose age does not exceed 30, may insure £1000, payable on his decease, for an annual payment of £20, 10s, and a lady of the same age can secure the same sum for an annual payment of £15, 10s, and a child of 10 years of age can secure the same sum for an annual payment of £10, 10s.

Prospectuses, with the rates of premium for the Intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agents for London, Mr. THOMAS & NOBLE, Solicitors, 4, St. John-street, Bedford-square.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York.

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY.

ADVANTAGES OFFERED.

EXTENSION OF LIMITS OF RESIDENCE.—The assured may reside in most parts of the world, without extra charge, and in all parts by agreement, and may retire to any part of the world.

MUTUAL SYSTEM WITHOUT THE RISK OF PARTNERSHIP.

The small share of Profit distributable in future among the Shareholders being so provided for, without interfering on the amount made by the regular business, the Assured will therefore derive all the benefits obtainable from a Mutual Office, with all the same complete freedom from liability, secured by means of an ample Proprietary Capital—thus combining in the same office all the advantages of both systems.

The Assurance Fund now invested amounts to £50,000, and the Income exceeds £20,000 per annum.

CREDIT SYSTEM.—On Policies for the whole of life, one half of the Annual Premiums for the first five years may remain on credit, and may either continue as a debt on the Policy, or may be paid off at any time.

LOANS.—Loans are advanced on Policies which have been in existence five years and upwards, in the event of absences of the assured.

BONUSES.—Five Bonuses have been declared: at the last in January 1852, the sum of £12,125 was added to the Policyholders' Fund, and the sum of £12,125 was added to the Policyholders' Fund, and the sum of £12,125 was added to the Policyholders' Fund.

PARTICIPATION IN PROFITS.—Policies participate in the Profits in proportion to the number and amount of the Premiums paid between every dividend, so that if only one year's Premium be received prior to the bonus being declared for any dividend, the Policy on which it was paid will obtain its due share. The bonus is paid for the first dividend on 30th June next, therefore those who effect Policies before the 30th June next will be entitled to one year's additional share of Profits in the next dividend.

APPLICATION OF BONUS.—The next and future Bonuses may be either added to the cash, or applied at the option of the assured in any other way.

NON-PARTICIPATING.—Assurances may be effected for a fixed sum at considerably reduced rates and the Premiums for Term Policies may be paid half-yearly, quarterly, or yearly.

PROFIT SETTLEMENT BY CLAIM.—Claims paid thirty days after proof of death, and all Policies are insurable except in cases of fraud.

INVALID LIVES may be assured at rates proportioned to the increased risk.

POLICIES are granted on the lives of persons in any station, and of every age, and for any sum on life, from £5 to £10,000.

PREMIUMS may be paid half-yearly, quarterly, or yearly, but if payment be omitted from any cause, the Policy can be revived within fourteen months.

The Act and Statute Law relating to the same are at all times open to the inspection of the assured, or of persons deputed in power.

A copy of the last Report, with a Prospectus and Forms of Proposal, may be obtained of any of the Society's Agents, or will be forwarded free of charge on application to the Secretary.

GEORGE H. PINCKARD, Resident Secretary.

39, Great North-street, Bloomsbury, London.

PUTNEY BRIDGE and PIER COMPANY.

(Incorporated by Act of Parliament.)

Capital £200,000, in 2000 Shares of £100 each.

Deposit 10 per Share, and no further call until the Act of Parliament is passed.

PROPRIETORS DIRECTORS.

Wilfred George Brett, Esq., Governor of the Chelsea Waterworks Company.

Anthony P. Blandford, Esq., Secretary.

Francis Loder, Esq., Treasurer.

Captain F. A. Griffiths, Esq., H.A. Putney.

George Moore, Esq., Putney.

(With power to add to or omit members.)

EXECUTIVE COMMITTEE.

James Simpson, Esq., C.E. F.R.S.

SECURITIES.

Samuel Legg, Esq., M.P. East C.E. F.R.S.

SOLICITORS.

Messrs. Frew and Co.

OVERSEERS.

The Commercial Bank of London, 5, Henrietta-street.

CORPORATE.

Augustus Griffiths, Esq.

The incorporation and dangerous state of the present bridge, the high tolls, the occasional impossibility of passing during high tides, and the serious impediment and danger which it offers to navigation, have been such as to render imperative the erection of a better structure. The solidity of the structure will be such as to render the tolls reduced to a permanent, unobtainable, and gradually increasing source of deficit, which will be further augmented by the annual receipt of a considerable sum from the Chelsea Waterworks Company, for the right to carry their main over the Thames by means of the new bridge.

It is proposed also to build a landing pier for steam-hulled passenger boats at one of the piers of the bridge, and thereby constitute a further source of revenue.

The project of an improved bridge, as might be expected, the official sanction and support of the Navigation Committee of the Port of London; and in the immediate neighbourhood of the capital of the project is universal, and the action is unanimously desired.

The capital required for the building, purchase of land, &c. is estimated at £200,000, and is estimated at about £100,000, and is estimated at about £100,000.

The annual revenue has been calculated as follows:

Tolls, based upon the income derived from the present bridge, and after allowing for reduction of tolls, £20,000.

Additional receipts, in consequence of reduction of tolls, £20,000.

The acquisition of omnibus and increased carriage trade, £20,000.

Interest on the loan for the main of the Chelsea Waterworks Company, £20,000.

Applications for shares and prospectuses may be made to the Secretary, 11, Buckingham-street, Adelphi.

THE PERMANENT WAY COMPANY beg to call the attention of Boards of Directors, Engineers, and others interested in railway matters, to the important advantages to be derived from the use of the PATENT FISH JOINTS in the construction of the Eastern Counties Railway to the half-yearly meeting of shareholders on the 20th August. This meeting not only a large current expense in keeping up the permanent way but by its saving of time and labour to run more smoothly, between the wear and tear of both the rails and rolling stock, and also to the comfort and safety of the passengers.

PATENT FISH JOINTS have been largely adopted by the directors of the following railways in this country and abroad:

Eastern Counties Railway.

East London.

Edinburgh and Glasgow.

Great Northern.

London, Brighton, and South Coast.

London and North Western.

Midland.

North and South Western Junction.

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